

Information to identify the case:

Debtor 1	<u>Margaret L. Pospisil</u>	Social Security number or ITIN	<u>xxx-xx-4305</u>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20618-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Margaret L. Pospisil
fka Margaret L. Andrus

6/27/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Margaret L. Pospisil
 Debtor

Case No. 18-20618-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Jun 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2018.

db
 14777342 +Margaret L. Pospisil, 419 Buckeye Street, Greensburg, PA 15601-5211
 14777343 +Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
 +Capital One Bank USA, c/o Hayt, Hayt & Landau, LLC, Two Industrial Way West,
 Eatontown, NJ 07724-2265
 14777344 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 14777346 +Diversified Adjustment Service, Inc., P.O. Box 32145, Fridley, MN 55432-0145
 14777349 +K. Jordan, 913 First Avenue, Chippewa Falls, WI 54729-1402
 14777351 +LVNV Funding LLC, c/o Ian Z. Winograd, Esquire, Pressler and Pressler, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 14777350 +Lendmark Financial Svcs., 2118 Usher Street NW, Covington, GA 30014-2434
 14777352 +Michael Pospisil, Sr., 5937 Montana Avenue, New Port Richey, FL 34652-2729
 14777355 +Preferred Credit, P.O. Box 1679, Saint Cloud, MN 56302-1679
 14777357 +Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 28 2018 01:51:49 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Jun 28 2018 05:48:00 Capital One Auto Finance, a division of Capital On,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14777345 +EDI: WFNNB.COM Jun 28 2018 05:48:00 Comenity Bank/Bon Ton, P.O. Box 182789,
 Columbus, OH 43218-2789
 14777347 +EDI: BLUESTEM Jun 28 2018 05:48:00 Fingerhut, P.O. Box 166, Newark, NJ 07101-0166
 14777348 +EDI: IIC9.COM Jun 28 2018 05:48:00 IC System, P.O. Box 64437, Saint Paul, MN 55164-0437
 14777349 +EDI: CBSMASON Jun 28 2018 05:48:00 K. Jordan, 913 First Avenue,
 Chippewa Falls, WI 54729-1402
 14777353 EDI: PRA.COM Jun 28 2018 05:48:00 Portfolio Recovery Associates,
 Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502
 14777354 EDI: PRA.COM Jun 28 2018 05:48:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
 Norfolk, VA 23541
 14777692 +EDI: PRA.COM Jun 28 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14777356 +E-mail/Text: jennifer.chacon@spservicing.com Jun 28 2018 01:52:32 SPS, P.O. Box 65250,
 Salt Lake City, UT 84165-0250
 14777358 +EDI: RMSC.COM Jun 28 2018 05:48:00 Synchrony/JC Penney, P.O. Box 965036,
 Orlando, FL 32896-5036

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bank of New York Mellon as Trustee for CWABS,
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS, Inc.
 Asset-Backed Certificates, Series 2005-4 bkgroup@kmlawgroup.com
 Maureen Kroll on behalf of Debtor Margaret L. Pospisil maureen@mkroll.comcastbiz.net,
 lisa@mkroll.comcastbiz.net
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com:pa07@ecfcbis.com

TOTAL: 4